

United States Bankruptcy Court

District of Arizona

Case No. 4:14-bk-04193-BMW

Chapter 7

In re Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

JORDAN TYLER WORKS
fka ELIZABETH WORKS
P.O. BOX 3600
ARIZONA CITY, AZ 85123

MEGAN TERESA WORKS
fka MEGAN TERESA LEAHY
P.O. BOX 3600
ARIZONA CITY, AZ 85123

Social Security / Individual Taxpayer ID No.:

xxx-xx-3191

xxx-xx-3670

Employer Tax ID / Other nos.:

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 7/8/14

Brenda Moody Whinery
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

United States Bankruptcy Court
District of Arizona

In re:
JORDAN TYLER WORKS
MEGAN TERESA WORKS
Debtors

Case No. 14-04193-BMW
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0970-4

User: admin
Form ID: b18

Page 1 of 2
Total Noticed: 42

Date Rcvd: Jul 08, 2014

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 10, 2014.

db/jdb
cr
+JORDAN TYLER WORKS, MEGAN TERESA WORKS, P.O. BOX 3600, ARIZONA CITY, AZ 85123-2460
+Wells Fargo Bank, N.A. d/b/a Wells Fargo Dealer Se, Jaburg and Wilk, P.C.,
3200 N. Central Ave. Suite 2000, Phoenix, AZ 85012-2463
12856077 +AES/Ibew Local 56 Fcu, Aes/Ddb, Po Box 8183, Harrisburg PA 17105-8183
12856080 +Canter Chase Apartments, 1901 Murfreesboro Pike, Nashville TN 37217-3299
12856082 Capital One / Best Buy, PO Box 688910, Des Moines IA 50368-8910
12856083 +Casa Grande OMFS, 1876 E Sabin Drive, Suite 6, Casa Grande AZ 85122-6197
12856084 +Casa Grande Regional Medical, c/o H7R Accounts, 7017 John Deere Pkwy / PO Box 672,
Moline IL 61266-0672
12856085 +Casa Grande Regional Medical Center, PO Box 3447, Omaha NE 68103-0447
12856086 +Cbs Col Clrk, Attn: Lisa Trimble, Po Box 482, Clarksville TN 37041-0482
12856087 +Citibank, N.A., PO Box 1503, Saint Peters MO 63376-0027
12856088 +Cottonwood Medical, 560 N Camino Mercado, #7, Casa Grande AZ 85122-5743
12856089 EMP of Pinal County, PO Box 637270, Cincinnati OH 45263-7270
12856092 +Fed Loan Serv, Po Box 69184, Harrisburg PA 17106-9184
12856093 Federal Loan Services, PO Box 530210, Atlanta GA 30353-0210
12856100 +Mantis/chsd, Po Box 6497, Sioux Falls SD 57117-6497
12856101 +Medical Diagnostic Image, PO Box 27340, Phoenix AZ 85061-7340
12856102 +Medical Diagnostic Imaging, PO Box 27340, Phoenix AZ 85061-7340
12856105 +OneMain Financial, PO Box 70911, Charlotte NC 28272-0911
12856104 +Onemain Fi, Po Box 499, Hanover MD 21076-0499
12856106 Pinal County F C U, 200 West 20th Street, Florence AZ 85132
12856107 +RSI Enterprises, Inc., PO Box 16190, Phoenix AZ 85011-6190
12856109 +Sonora Quest, PO Box 52880, Phoenix AZ 85072-2880
12856110 +Sonora Quest Laboratories, PO Box 16190, Phoenix AZ 85011-6190
12856111 Wells Fargo Hm Mortgag, 7255 Baymeadows Wa, Des Moines IA 50306
12856112 +Wffnb Dual L, Po Box 94498, Las Vegas NV 89193-4498
12856114 +Williams & Fudge Inc, 300 Chatham Ave Ste 201, Rock Hill SC 29730-5395

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
tr

+EDI: QJSKARTCHNER.COM Jul 09 2014 00:13:00 STANLEY J KARTCHNER, 7090 N ORACLE RD #178-204,
TUCSON, AZ 85704-4333
smg
EDI: AZDEPREV.COM Jul 09 2014 00:13:00 AZ DEPARTMENT OF REVENUE, BANKRUPTCY & LITIGATION,
1600 W. MONROE, 7TH FL., PHOENIX, AZ 85007-2650
12856079 EDI: BANKAMER.COM Jul 09 2014 00:13:00 Bank Of America, Po Box 982235, El Paso TX 79998
12856078 +EDI: BANKAMER.COM Jul 09 2014 00:13:00 Bank of America, PO Box 15019,
Wilmington DE 19850-5019
12856081 +EDI: CAPITALONE.COM Jul 09 2014 00:13:00 Capital 1 Bank, Attn: Bankruptcy Dept.,
Po Box 30285, Salt Lake City UT 84130-0285
12856090 +EDI: ESCALLATE.COM Jul 09 2014 00:13:00 Escallante, PO Box 630906,
Cincinnati OH 45263-0906
12856091 +EDI: ESCALLATE.COM Jul 09 2014 00:13:00 Escallate Llc, 5200 Stoneham Rd,
North Canton OH 44720-1584
12856094 EDI: RMSC.COM Jul 09 2014 00:13:00 GE Capital, PO Box 530927, Atlanta GA 30353-0927
12856095 EDI: RMSC.COM Jul 09 2014 00:13:00 GE Capital Retail Bank / Old Navy, PO Box 530942,
Atlanta GA 30353-0942
12856096 +EDI: RMSC.COM Jul 09 2014 00:13:00 GECRB/ Old Navy, Attention: GEMB, Po Box 103104,
Roswell GA 30076-9104
12856097 +EDI: RMSC.COM Jul 09 2014 00:13:00 Gemb/walmart, Attn: Bankruptcy, Po Box 103104,
Roswell GA 30076-9104
12856098 +E-mail/Text: bankruptcy@hraccounts.com Jul 09 2014 00:26:44 H & R Accounts Inc,
7017 John Deere Pa, Moline IL 61265-8072
12856099 +EDI: CBSKOHLS.COM Jul 09 2014 00:13:00 Kohls/capone, N56 W 17000 Ridgewood Dr,
Menomonee Falls WI 53051-7096
12856103 +E-mail/Text: bankruptcydepartment@ncogroup.com Jul 09 2014 00:28:01 NCO Financial Systems,
PO Box 15773, Wilmington DE 19850-5773
12856108 +EDI: NAVIENTFKASMSERV.COM Jul 09 2014 00:13:00 Sallie Mae, Attn: Claims Department,
Po Box 9500, Wilkes-Barre PA 18773-9500
12856113 +EDI: WFFC.COM Jul 09 2014 00:13:00 Wfs Financial/Wachovia Dealer Srvs, Po Box 3569,
Rancho Cucamonga CA 91729-3569

TOTAL: 16

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 10, 2014

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 8, 2014 at the address(es) listed below:

BENJAMIN ALLEN SKINNER on behalf of Joint Debtor MEGAN TERESA WORKS ben@skinnerazlaw.com,
ecfslg@gmail.com
BENJAMIN ALLEN SKINNER on behalf of Debtor JORDAN TYLER WORKS ben@skinnerazlaw.com,
ecfslg@gmail.com
JANESSA ERIN KOENIG on behalf of Creditor Wells Fargo Bank, N.A. d/b/a Wells Fargo Dealer
Services and Wells Fargo Auto Finance jek@jaburgwilk.com, lmc@jaburgwilk.com
STANLEY J KARTCHNER trustee@aztrustee.com,
skartchner@ecf.epiqsystems.com;michelle.duron@aztrustee.com;sunny.duron@aztrustee.com
U.S. TRUSTEE USTPRegion14.PX.ECF@USDOJ.GOV

TOTAL: 5